

CONNECTICUT BANK&TRUST CO

	CPP Disbursement Date 12/19/2008	Cert 57690	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$260	\$274	5.4%		
Loans	\$201	\$224	11.6%		
Construction & development	\$15	\$13	-10.1%		
Closed-end 1-4 family residential	\$15	\$18	24.3%		
Home equity	\$8	\$9	17.0%		
Credit card	\$0	\$0			
Other consumer	\$1	\$5	333.6%		
Commercial & Industrial	\$51	\$62	20.9%		
Commercial real estate	\$94	\$97	3.2%		
Unused commitments	\$41	\$44	7.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$26	\$28	9.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$7	327.3%		
Cash & balances due	\$4	\$9	100.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$236	\$249	5.6%		
Deposits	\$201	\$214	6.5%		
Total other borrowings	\$34	\$34	-0.1%		
FHLB advances	\$30	\$30	0.0%		
Equity					
Equity capital at quarter end	\$24	\$25	3.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.6%	8.9%	--		
Tier 1 risk based capital ratio	11.6%	11.0%	--		
Total risk based capital ratio	12.8%	12.3%	--		
Return on equity ¹	3.8%	3.0%	--		
Return on assets ¹	0.4%	0.3%	--		
Net interest margin ¹	4.0%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	124.3%	34.0%	--		
Loss provision to net charge-offs (qtr)	48.7%	13500.0%	--		
Net charge-offs to average loans and leases ¹	1.1%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.3%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.4%	0.0%	0.0%	--
Commercial & Industrial	1.6%	5.3%	1.0%	0.0%	--
Commercial real estate	1.5%	3.4%	0.0%	0.0%	--
Total loans	1.1%	4.4%	0.3%	0.0%	--